

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brad J. Gerstein
Rosemarie Gerstein
Debtors

Case No. 16-02368-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: KADavis
Form ID: 3180W

Page 1 of 2
Total Noticed: 37

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db/jdb
4797146 Brad J. Gerstein, Rosemarie Gerstein, 219 Sugartown Rd, Wayne, PA 19087-3070
4797148 American Education Services, AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461
4797149 Dallas School District, c/o T Tax Collector, 180 E Center St, Shavertown, PA 18708-1514
4797150 Dallas Self Storage, PO Box B, Dallas, PA 18612-0107
4797152 Dental Specialist of Northeast PA, 500 3rd Ave Ste 112, Kingston, PA 18704-5810
4797143 GM Capital One Card, PO Box 30256, Salt Lake City, UT 84130-0256
4797144 Gerstein Brad J, 219 Sugartown Rd, Wayne, PA 19087-3070
4797155 Gerstein Rosemarie, 219 Sugartown Rd, Wayne, PA 19087-3070
4797156 Kingston Township, c/o KT Tax Collector, 180 E Center St, Shavertown, PA 18708-1514
4830390 +La Maison Apartments, 219 Sugartown Rd, Wayne, PA 19087-3064
4797161 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4801561 Mohela, Department of Education, PO Box 105347, Atlanta, GA 30348-5347
4801412 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4797145 +Paul R Mancia, 500 3rd Avenue, Kingston, PA 18704-5810
4797165 Pugliese Finnegan Shaffer & Ferentino, 575 Pierce St Ste 500, Kingston, PA 18704-5754
4843372 Temple B'Nai B'rith, 480 Wyoming Ave, Kingston, PA 18704-3603
4797166 +US DEPT OF EDUCATION/ MOHELA, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
Wyoming Area School District, c/o Paul J. Konopka Tax Collector, 277 Wyoming Ave,
Wyoming, PA 18644-1646
4797167 Wyoming Borough, c/o Paul J. Konopka Tax Collector, 277 Wyoming Ave,
Wyoming, PA 18644-1646

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: ECMC.COM Sep 12 2018 22:58:00 Educational Credit Management Corporation (ECMC),
P.O. Box 16408, St. Paul, MN 55116-0408
cr
EDI: RECOVERYCORP.COM Sep 12 2018 22:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4797147 EDI: CAPITALONE.COM Sep 12 2018 22:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4842992 +EDI: BASSASSOC.COM Sep 12 2018 22:58:00 Cavalry SPV I, LLC., c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
4809394 EDI: DISCOVER.COM Sep 12 2018 22:58:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4797151 EDI: CHASE.COM Sep 12 2018 22:58:00 Disney VISA Cards from Chase, PO Box 15123,
Wilmington, DE 19850-5123
4908701 EDI: ECMC.COM Sep 12 2018 22:58:00 Educational Credit Management Corporation,
P.O. Box 16408, St. Paul, MN 55116-0408
4908702 EDI: ECMC.COM Sep 12 2018 22:58:00 Educational Credit Management Corporation,
P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio,
P.O. Box 16408, St. Paul, MN 55116-0408
4797153 EDI: IRS.COM Sep 12 2018 22:58:00 Internal Revenue Service, Department of Treasury,
310 Lowell St, Andover, MA 01810-5430
4797157 E-mail/Text: camanagement@mtb.com Sep 12 2018 19:03:15 M&T Bank, 1 Fountain Plz,
Buffalo, NY 14203-1420
4797158 E-mail/Text: camanagement@mtb.com Sep 12 2018 19:03:15 M&T Bank,
Lending Services Customer Support, PO Box 1288, Buffalo, NY 14240-1288
4797160 E-mail/Text: camanagement@mtb.com Sep 12 2018 19:03:15 M&T Bank,
Lending Services Customer Support, PO Box 900, Millsboro, DE 19966-0900
4803722 E-mail/Text: camanagement@mtb.com Sep 12 2018 19:03:15 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
4797159 E-mail/Text: camanagement@mtb.com Sep 12 2018 19:03:15 M&T Bank, PO Box 900,
Millsboro, DE 19966-0900
4801459 EDI: RECOVERYCORP.COM Sep 12 2018 22:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4797163 EDI: SALLIEMAEBANK.COM Sep 12 2018 22:58:00 Sallie Mae, PO Box 8377,
Philadelphia, PA 19101-8377
4797162 EDI: SALLIEMAEBANK.COM Sep 12 2018 22:58:00 Sallie Mae, PO Box 8459,
Philadelphia, PA 19101-8459
4797164 EDI: SALLIEMAEBANK.COM Sep 12 2018 22:58:00 Sallie Mae, PO Box 3319,
Wilmington, DE 19804-4319

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4808497* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840)
4797154 ##Key to Recovery, 5448 W Chester Rd, West Chester, OH 45069-2916

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

Charles A Shaffer on behalf of Debtor 2 Rosemarie Gerstein shaffer@pfslawyer.com,
joanne@pfslawyer.com
Charles A Shaffer on behalf of Debtor 1 Brad J. Gerstein shaffer@pfslawyer.com,
joanne@pfslawyer.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Brad J. Gerstein**
First Name Middle Name Last Name

Debtor 2 **Rosemarie Gerstein**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-02368-HWV**

Social Security number or ITIN **xxx-xx-2225**
EIN --

Social Security number or ITIN **xxx-xx-9141**
EIN --

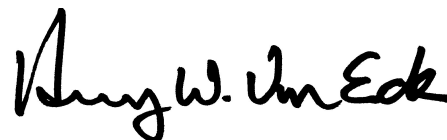
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brad J. Gerstein

Rosemarie Gerstein

**By the
court:**

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

September 12, 2018**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.